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THE
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ANNUAL REPORT

FOR THE YEAR

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THE EVENING POST JOB PRINTING OFFICE, INC
154 FULTON STREET, NEW YORK
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*To the President, Directors, and Members of
The Jewish Agricultural and Industrial Aid Society.*

GENTLEMEN :

Last year, in presenting our annual report, we took advantage of the occasion afforded us by our twentieth anniversary to indulge in a brief retrospect of our activities during the first two decades of our existence. We traced the evolution of our Society from its modest beginning to its present comprehensive stage and sketched briefly the history of the various departments and divisions of our work. The background having thus been laid, this report will be confined to the operations of the Society during the past year and to its plans for the future.

Twenty years have wrought a wondrous change in the Jewish agricultural movement in the United States. They have been years of growth and progress. From an insignificant number of struggling farmers in a small corner of the country, the object of scorn on the part of their neighbors, and of pity on the part of those who sympathized with and encouraged their efforts but yet regarded them as an object of a new experiment in Jewish philanthropy, the movement has spread until today it reaches into every part of the land, and its votaries have been developed into efficient, thriving and independent farmers. If the number is still not imposing—perhaps 10,000 families embracing 50,000 souls—we must keep in mind the difficulties involved in the change from city occupation to farming and from urban to rural living, especially in the case of a people debarred from the land through twenty centuries of restriction and oppression.

For our Society, this year—the opening of a new period in our history—was marked with signal activity in all lines of work. Our loans exceeded in number and amount those of any previous year. Our Farm Settlement Bureau registered the largest number of applicants and settled the largest number of new farmers in its history. With the exception of two years, one the abnor-

mal year of 1917, our Farm Labor Bureau placed its largest number of farm laborers. Our Western Office was enlarged, agencies established in Detroit, Cleveland and Cincinnati, and an office opened in Ellenville, New York. Our Extension Department is steadily widening its functions and spreading the sphere of its influence to an increasing number of Jewish farmers. The efforts of our Sanitation Department, the most recent of our activities, are beginning to bear fruit and the field of its work is about to be extended. In cooperation with the Council of Jewish Women, the interests of Jewish farm women are being studied and conditions improved. For the coming generation of farmers—the children—clubs have been organized, juvenile projects undertaken, and more scholarships awarded than in any former year. These activities will all be treated in detail under their respective headings in this report.

FARM SETTLEMENT BUREAU

The prospective Jewish farm buyer is introduced to our Society by means of the Farm Settlement Bureau. Here he is enlightened as to what farming actually embraces, that it is not merely an occupation but also a mode of living; that as an occupation it requires capital, experience, physical vigor, a knowledge of business practices; that as a mode of life it requires the capacity of adaptation to new surroundings and changed conditions, especially on the part of his family. He is, so to speak, given a point of view to guide him in his ultimate decision. That a large number of our people cherish the hope of becoming farmers, the records of our office demonstrate. Some are ready to embark upon their venture at once, but with many farming is yet an ideal, the goal for which they are prepared to slave and stint. And yet it is of great importance to give every applicant a balanced picture of farming—its lights and its shadows. Indeed, it is equally important to dissuade the unfit as to encourage the fit. It is for that reason that out of 1,736 applicants only 171 were actually settled. But work of this import cannot be gaged by numerical results. It is vastly better to settle a few farmers

of promise than many whose success is doubtful. Our sifting process is thorough, and while our judgment is not infallible, the results are favorable. Only a few days ago we received a resolution signed by 25 farmers in Connecticut whom we settled within the last two years, expressing their "entire satisfaction with the properties acquired by them" and "their appreciation of your valuable aid and counsel."

In giving a review of the work for the year we can do no better than to quote the report of Mr. Hyman Caroline and Mr. Jacob M. Maze, our farm settlement experts.

"Decided progress in the work of farm settlement enables us to report upon the work of our Bureau for the year 1920 with great satisfaction. The number of applicants interviewed is 1,736 as compared with 994 last year, and the number of farmers settled—171—is double that of the year 1919 and more than treble that of 1918.

The applicants at our Bureau are of several classes. There is the workingman or small business man who in times of prosperity saved up a few thousand dollars and who at last sees his opportunity to realize a long cherished hope of becoming a farmer. There is the man who, fearing that the wheel of fortune is bound to turn back, wants to invest his savings in a venture which will not only safeguard his money but also assure him a livelihood. Then there is the idealist who wants to return to the calling of the fathers, and the Zionist whose American experience is merely a preparation for his eventual settlement in Palestine. There is, too, the man whom the doctor advises to take up outdoor work or whose wife or child needs country air. The passing of the peak of prosperity in the course of the year—industrial depression, closed shops, strikes, etc.—increased the stream of our farm seekers and brought to our office a large number of applicants who looked to farming as a haven of safety.

It has often been pointed out in our reports that our applicants are not, as a rule, city failures, but quite the contrary, men who are measurably successful in their urban occupations. In this connection the following table is instructive.

CAPITAL.	Number.	Percentage.
\$1,000 or less	479	28
Between \$1,000 and \$2,000	459	26
Between \$2,000 and \$3,000	347	20
Between \$3,000 and \$5,000	307	18
Between \$5,000 and \$10,000	126	7
Over \$10,000	18	1
Total... ..	1,736	100

Another interesting fact is that 43% of our applicants claim to have had some farming experience either in this country or abroad.

In selecting sections for farm settlement we are guided by the success of the Jewish farmers already there. We therefore picked the Connecticut River Valley as one of the fields of our activity and almost a score of farmers were settled there this year. Poultry keeping is a branch of farming in which our people have shown a special aptitude, and we helped 22 farmers in settling in recognized poultry sections in New York and New Jersey. General farming is, of course, the safest proposition for beginners, and constitutes the largest class of farms sold. The following table shows the distribution by States of the farms sold through our Bureau this year. The difference between farmers settled and farms sold is accounted for by partnerships.

Connecticut.....	49
Delaware.....	1
Massachusetts	6
Michigan.....	18
New Jersey.....	25
New York.....	15
Ohio.....	2
Pennsylvania.....	2
Wisconsin.....	1
Total.....	119

Of the 171 applicants settled 53½% had had some form of farm experience—10 were graduates of the Baron de Hirsch Agricultural School, 1 of the agricultural school at Farmingdale, Long Island, 19 had worked as farm laborers in the United States, 14 had farming experience in foreign countries and 47 had had farms before. To assist in financing the purchases, 93 loans were made. The others needed no financial aid.

The problem of farm settlement consists of three distinct phases: The instruction of the applicant, the selection of the farm, and the fitting of the one to the other. A good illustration of the first step is furnished by the case of the man who came all the way from Georgia to get our advice about settling on a farm. He had a capital of \$8,000 in cash and a small shoe business, but had no farming experience, no idea of the branch of farming that was to his liking, even no preference as to location, and physically he did not appear good material. We insisted that he first take a position as farm laborer. Accordingly he was placed by our Farm Labor Bureau with a Jewish farmer in New Jersey. Within a week he reported that farming was too hard for him, that he had decided to go back to Georgia and to the shoe business. But he was thankful to us for the advice that we had given him.

The second step in the process has already been touched upon, but we might point out that before a suitable farm is found, several must be inspected. During the year we examined a total of 550 farms in 10 States.

The third step, that of fitting farm and farmer, is the most difficult and important. We must find for the applicant a farm which is not merely a good farm but one which is suited to his special needs. Experience, capital, physique, religious requirements and family demands, must be taken into consideration. Take the case of a man who came from Oklahoma to settle in the East. Attracted by an advertisement he was about to buy a dairy farm in New York. Upon our advice he dropped it out of consideration and instead bought a farm in Connecticut. The price of both farms was the same—\$15,000—but the New York farm is six miles from a town, in a hilly country where milk shipped to New York City brought eight cents a quart.

The Connecticut farm is three miles from a city, has a private milk route selling milk at seventeen cents a quart, and besides has a capacity for raising six acres of tobacco, an excellent cash crop.

We are also often called upon to pass judgment upon farms of the applicant's own selection. Thus a client asked us to inspect a farm which was offered to him for \$85,000 and which he considered a bargain. We felt that this was a proposition of such proportions that we were not justified in handling it, and yet we could not refuse to give our advice—which was all that was asked—because there is no other agency to which the applicant could apply. We advised against the purchase believing that it would be an unprofitable venture. Our judgment came true. When the farm was offered to another client some months later, the stock had been reduced to the extent of about \$10,000 and the property was in receiver's hands. This client bought it for \$24,600.

In conclusion it is pleasing to tell of the success achieved by clients of this Bureau. Because of limitations of space we shall cite but two outstanding examples. I. E. was settled by us last year. He had a capital of \$2,000, and with our help he bought a farm in Connecticut for \$13,000. We gave him this exceptional opportunity because he had had farming experience, and because his brother, who had previously been settled by us in the same section, proved to be a good farmer. I. E. raised the best tobacco crop in the vicinity, and made a clear profit of \$4,000 for the year. An interesting side light on this case is that the farm was listed on the catalogue of a leading farm agency at \$16,500.

In November, 1918, M. C. purchased a neglected poultry farm near Plainfield, New Jersey, with practically no equipment, for \$7,500. With the help of a \$1,500 loan he bought stock and machinery, and started to develop a poultry plant. His success in two years is remarkable. His personal property is now worth about \$4,000. His gross income this year was over \$5,000. He rebuilt and remodelled the farm buildings, and as a result his farm and personal property are now worth close to \$14,000.

The task before us is becoming increasingly difficult. Farms have risen greatly in value, and it takes three times as much money for a family to become established now as before the war. It is therefore hard to reach the man of moderate means, desirable as it may be, for if we refuse

him he is only too apt to make an unfortunate purchase through unscrupulous sources. Possibly the deflation of values and the return to normal will make our work in this respect easier."

After the process described in the foregoing report has been completed, a plan of farm management is mapped out in collaboration with our Extension Department, and only then does the new farmer pass out of the jurisdiction of the Farm Settlement Bureau. That does not mean, however, that our relations with him are terminated. He may have received a loan. He may need farm help. His son or daughter may receive a scholarship. At any rate, we are likely to remain in touch with him through one or more of our departments during his entire agricultural career.

An important phase of the work of farm settlement is the prevention of fraud in farm purchases and the protection of farm buyers against the dishonest real estate agent. This is done through the medium of advertisements in the Yiddish press, the illustrated Yiddish lecture, and articles in the Jewish Farmer. All doubtful transactions brought to our attention are carefully examined and where wrongdoing is discovered, we intervene on the part of the defrauded to obtain redress.

A pitiful case is that of a tailor who had saved up \$800 to buy a farm. An advertisement in a paper attracted him and he called on the agent for information, only to learn that the farm had already been sold. (It is doubtful whether it ever existed.) He was, however, induced to inspect another farm, which he finally bought. After the sale it developed that only part of the farm was conveyed to him, the seller having retained the best tract of land with a good building on it. Before the sale the agent had shown the prospective buyer adjoining land which he represented as being part of the farm. With this poor farm, the man would, under the best of circumstances, have had a hard road to travel, but with the reduced acreage it was utterly impossible to make a living from the land, and he was even deprived of the income which he might have derived from the house which at the time of purchase he believed to be his.

Soon the family—a wife and four children—were on the verge of starvation. To raise money to sustain life the farmer sold, first a cow and then some chickens, thus eating up the very means of earning even a small income. The man was obliged to come to New York to look for work, but manufacturers were then reducing their forces and he could not find a job. A few weeks later his family, no longer able to stay on the farm, followed. At present they are living in a basement on the East Side, where the woman is a janitress, while the man is still in search of employment. Before he bought the farm he intended to ask our advice, but was dissuaded by the representations of the agent that delay would jeopardize his chance of getting a bargain. When he did come to us it was too late. Still, we took up the cudgels in his behalf and are hopeful of being able to effect an adjustment which will enable the poor fellow to recoup at least a part of his loss. Fraud of this kind is an evil which we must combat, difficult as it may be. We cannot hope to eradicate it entirely, but by giving wide publicity to our work of fraud prevention and by our actual intervention in flagrant cases, we may hope to relieve its pernicious influence.

EXTENSION DEPARTMENT

In these reports we have often made the statement that our educational activities in many ways surpass in importance the financial aid extended through the medium of our loans. Indeed, the services of our several educational bureaus—farm settlement, extension, sanitation, farm labor—possess a value that cannot be measured in terms of dollars and cents. Our Extension Department has always been in the forefront of progressive movements in American agriculture. For several years before the inauguration of the system of county farm bureaus—regarded by educators as the most potent factor in agricultural education—we had in practice a system of itinerant instruction essentially similar to the farm bureau and yet more comprehensive in scope and service. Through the Jewish Farmer and by means of its field agents, this department comes in close contact with large numbers of Jewish farmers and is,

more than any other department, able to keep its finger upon the pulse of general conditions. Its field is broad, its problems many and varied, and its power for good unlimited. The terse statement of a farmer "we farmers regard everything that comes from 174 Second Avenue as holy" expresses the faith of our farmers in our Society.

The year's work is reviewed in the report of Mr. Benjamin C. Stone, Extension Director, which follows:

"Farming this year had to be carried on under unfavorable conditions. Farm commodities had to be bought in times of highest prices. High wages, transportation difficulties and higher freight rates added to the cost of production. Unfavorable weather conditions retarded operations. Before crops were ready to be marketed a decided decline in prices had set in and the farmer faced the alternative of selling at a loss or not selling at all. Under the circumstances the need for our services became more urgent. Fortunately, our program of educational work included projects aiming to meet just such exigencies. One illustration will serve to bring out the point. Our project of "a laying poultry flock on every farm" this year meant an income more than enough to offset losses from other sources.

Our last report contained a comprehensive statement of the number and variety of the problems handled by the Department. This year we shall endeavor merely to record the results achieved in the several fields of our efforts.

Individual extension work is the most elemental, yet the most effective of all methods employed. A personal knowledge of the particular problems of the individual farmer enables our men to propose the most effective remedies. Special attention is paid to newly settled farmers. They are visited as often as possible. They are assisted in the purchase of tools and implements, seeds and fertilizer, horses and dairy stock. They are taught the use of machinery and the care of stock. And, what is more important, a sound system of farm management is planned for them.

The most common mistake committed by new farmers, as well as by many old ones, is the sole reliance upon crops which yield but a seasonal income. To remedy this we suggest the introduction of stock. Other farmers make the opposite mistake of depending entirely on stock.

These we advise to introduce a cash crop. Still others attempt to raise too large a variety of crops, and here we advocate the elimination of the least profitable.

Our field men made 1,300 visits to Jewish farmers in 64 communities in 5 States.

This type of work, although of the highest importance, is in itself not sufficient. Many of the farmers' problems can be approached only through group activity, and we therefore fostered farmers' organizations. Through their medium we held farmers' meetings at which important topics were discussed, illustrated lectures delivered, models and charts exhibited, and demonstrations conducted. We arranged 135 such gatherings, the aggregate attendance at which was over 4,000. The demonstrations included pruning and spraying of fruit trees, the selection and treatment of seeds, the effect of lime, judging of cattle, and culling of poultry.

Another form of group effort is the "Field Day", the aim of which is to acquaint the farmer with the most approved practices in vogue in his own community. It is therefore held in the summer, out of doors, and usually on the best farm in the neighborhood. It is also in the nature of a celebration. Consequently the program includes some form of entertainment.

A new feature introduced this year is the "Farmers' Institute". This partakes of the nature of a school in which the prevailing methods and systems of agriculture and the various phases of rural life are studied. The meeting place becomes at once a lecture room and an experimental laboratory. Charts, models and sample specimens are used. At our institutes the discussions were mainly, though not entirely, in Yiddish, and subjects were discussed which, to the American farmer, would appear too elementary. The atmosphere developed is more congenial and also more conducive to social intercourse.

As a result of our group activities we were able, among other things, to aid a number of communities in the collective purchase of seed, lime and fertilizer, not only effecting a material saving in cost, but also guarding against inferior grades. An instance in point is that of farmers in a New Jersey section where there was only one local feed dealer who had the farmers at his mercy and who charged each a different price. Through our efforts the farmers were organized and were thus able to contract as a body

with the same man, but for much lower prices. In consequence each farmer saved from \$3 to \$5 per ton, which means \$750 to \$1,350 a year. Another instance is that cited by our Connecticut agent: "Good seed potatoes last year were at a premium. Our farmers were therefore induced to cooperate for the purchase of certified seed to be shipped from Maine. Those who came in on the project obtained excellent seed at reasonable prices and on time. Those who did not had to pay three dollars a barrel more. The seed was late in coming and when it arrived it was found to be affected by frost." This also is characteristic of what happened in a number of other communities. The matter of quality is of the greatest importance in the purchase of livestock. Local dairy stock is inferior in quality as well as high in price. Our policy has been to organize farmers for the collective purchase of high grade cows in carload lots from reliable breeders. At present such a project is under way in a Connecticut community.

From the standpoint of financial return the problem of marketing is of vital import. It includes in it so many factors of world-wide magnitude that a complete solution is impossible. Aid is to be found in group effort and we placed several groups in touch with reliable concerns. We were also instrumental in having the Pennsylvania Railroad put on a special freight train from Woodbine, New Jersey, to New York City, making it possible for the Woodbine farmers to ship their products direct to the city.

A most satisfactory attainment of group work is social and cultural advancement of both young and old. In cooperation with the Council of Jewish Women, the Bnai Brith and local organizations, picnics and patriotic celebrations were arranged. Boys' and Girls' clubs were formed, not only to carry on agricultural projects but also to promote sociability. Prizes were awarded of a kind to stimulate greater interest in farming, such as settings of eggs, calves, etc. Through our efforts school exercises, heretofore uncommon in country schools, were introduced into various rural schools. Traveling libraries were established in several Connecticut districts. Our whole program along these lines was directed toward the two-fold purpose of making farm life more attractive, and keeping the young folks on the farm.

Last year we reported the contemplation of a farm correspondence course in Yiddish. This year saw the fruition

of the plan. Our course is similar to that given by leading agricultural colleges, and consists of a series of written lessons, supplemented by special articles in *The Jewish Farmer*. The material is prepared by our specialists, and is edited by Dr. J. G. Lipman, the Director of the New Jersey Agricultural Experiment Station and Dean of the New Jersey College of Agriculture.

There is a growing demand for agricultural literature in Yiddish. This is especially true of poultry. To meet this demand we are about to publish a book written by Mr. Israel Kasovich, the Associate Editor of *The Jewish Farmer*. The book covers the entire field of poultry in all its varied phases, and will be fully illustrated. It will serve both as a text and reference book."

The Jewish Farmer still maintains the distinction of being the only Yiddish agricultural magazine in the world. It reaches every corner of the United States and Canada and is sent to many foreign countries. A recent survey of Sullivan County made for the University of the State of New York showed that *The Jewish Farmer* is read in almost every Jewish home. Just lately we were requested to send copies of all the available issues to the agricultural library in Palestine. The value of this magazine does not lie solely in its expository material but also in its question and answer column, through the medium of which information is given not only on purely agricultural subjects, but likewise on farm sanitation, insurance, and legal matters. Over 2,000 questions were answered in its columns or through the mails. This is in addition to over 1,000 personal interviews at our office. The paper is indeed regarded, to use the words of one of its readers, "The Farmer's Torah."

Twenty scholarships in the winter courses given by the State Agricultural Colleges were awarded this year—a larger number than in any previous year. Eleven were from New York, five from Massachusetts, three from Michigan and one from New Jersey. Five of the winners were young women. The contestants were of especially high calibre.

These scholarships mean much to the recipients. One writes: "Of my success, can I say more than that I was raised from \$50 to \$60 per month after the first month of employment."

One of this year's students—a young man who had worked on farms for ten years both as laborer and manager—writes: "I believe this is the turning point of my career, and that as a farm owner I would fail if I never would have had the opportunity to take this delightful and profitable course."

A statistical study made by the Bureau of Jewish Social Research of the professional tendencies among Jewish students in 106 representative American Colleges, Universities and Professional Schools shows a Jewish enrollment of 9.7% of the total registration—three times the proportion of the Jewish to the general population. On the other hand it shows that only 1.6% of the Jewish enrollment is in agriculture and forestry as compared with 8.1% of the non-Jewish enrollment. To encourage the Jewish agricultural student, our Society has for many years made students' loans. This year such loans were made to students in the Connecticut, Ohio, Michigan, Minnesota, New Jersey and New York Agricultural Colleges.

SANITATION BUREAU

When our Sanitation Bureau was opened in the spring of 1918 we had little thought of the magnitude of its task, the manifold phases of its problem, nor its vast potentiality for beneficent service. The Bureau has developed beyond all expectation and although still in its infancy, has called forth the commendation of health authorities—Local, State and Federal. A sanitation campaign is by its nature educational, and all educational process is slow. Still, our efforts are bearing fruit. Your General Manager spent considerable time in the Ulster-Sullivan district last summer and not only noted marked improvement but heard much favorable comment upon the change that is being wrought through our efforts. For these results much credit is due to the intelligent direction of Dr. Edward Goodwin, our Sanitary Supervisor, whose report for the year is herewith presented.

"During the year 1920 the Sanitation Department broadened and extended its work. It steadily proceeded with its specific tasks—the obtainment of improvement in sewage

disposal, water supply, garbage disposal, fly prevention and food protection—on the farms of the Jewish farmers and others in Ulster and Sullivan Counties, New York. It pressed its educational sanitation campaign, the personal visits, the demonstration of sanitary appliances, the health talks, illustrated lectures, and mass meetings, the distribution of sanitation posters, pamphlets, etc. Besides, a number of new and interesting, albeit important educational features were launched and developed. The Department this year carried out a series of health and sanitation lectures in New York City, it built a unique sanitation exhibit, it sponsored township health ordinances, it exploited sanitation “movies”, it formed a sanitary league, it made a Connecticut survey, it cooperated with the work of the Council of Jewish Women.

In last year’s report we outlined fully our problems and our method of approach, and it will therefore be necessary in this report to treat only the new phases of our work.

LECTURES IN NEW YORK CITY: In the early spring of the year and before the advent of the boarding season, a series of sanitation and health lectures were delivered in New York City. Prospective summer vacationists, future guests of the Ulster-Sullivan farmers, received information regarding the hygiene of a summer vacation and were impressed with the importance of demanding decent and safe sanitation standards.

SANITATION EXHIBIT: A sanitation exhibit was built on the Society’s property at Ellenville. It is the only one of its kind in New York, and probably in the United States. The exhibit consists of a well, spring enclosure, a garbage incinerator, a septic tank, double leeching cesspools, a sub-soil irrigation system, a scientific dry privy, and a “Lumsden” toilet, so built that both the details of construction and operation can be easily examined. Over one thousand farmers have viewed and studied this exhibit. It has developed into a demonstration center where farmers can receive much needed advice on rural sanitation, and what is of the highest importance, where they can obtain actual visual instruction. A booklet describing the elements of this exhibit with plans, drawings and specifications will be ready for distribution shortly.

TOWN SANITATION ORDINANCES: Our 1919 educational campaign prepared the soil, so to speak, for much needed

local health legislation, and in 1920, through our efforts, three of the townships in the Ulster-Sullivan district enacted ordinances covering the sanitary features which we stressed so strenuously in our work. Three other townships are ready to pass similar ordinances, and before the 1921 season arrives, the major portion of the Ulster-Sullivan area will have in force simple, common sense, easily observable, yet very much needed, sanitary regulations.

SANITATION "MOVIES": To aid us in our sanitation lectures we had used a stereopticon machine last year. This year we bought a portable moving picture machine, and through the courtesy of the New York State Board of Health we obtained four sanitation and good health reels. During the months of July and August we staged "movie" lectures about twice a week. The size and enthusiasm of these gatherings were remarkable. Our audiences frequently numbered a thousand persons. At only a few of our meetings did we have fewer than five hundred.

THE SANITATION LEAGUE: A phase of our labor this year, which we deem of great importance, is the formation of a sanitation league among our Jewish farmers. This league has already advanced beyond the birth stage and before the advent of next summer it will be fully developed and ready to function. The noteworthy feature of this league will be its sanitation code, which will provide for the purity of water supply, proper waste disposal, cleanliness of premises, and purity and protection of food supply. Each league member will pledge himself to observe strictly the articles of the code, and the league will grant certificates of merit to those members who live up to the demands of their *own sanitation code*. The incentive to cleanliness and sanitation will thus come from within. We have a right to believe that this league possesses great possibilities for good.

THE COUNCIL OF JEWISH WOMEN: We cooperated with the Council of Jewish Women in its work among the farm women of Ulster and Sullivan Counties. Because of unavoidable delay, the worker placed by the Council began her work somewhat late in the season. However, her efforts to improve household economics and to better social and community life are good and deserve commendation. Any labor or movement whose aim is to make the life of the Jewish farmer's wife and the lives of the children easier

and happier justly merits our Society's hearty aid and cooperation.

CONNECTICUT SURVEY: In July, at the height of the boarding and rooming season, a survey of the Jewish farming districts of Connecticut was made. Mr. Herman J. Levine of the Extension Department, assisted, and our General Manager accompanied and aided us in our investigations. Six sections in three Counties were visited, and over 100 cases were studied. The status of rural sanitation in the sections covered is deplorable, low standards being general among all classes of farmers. The situation calls for immediate effort, and our entrance into this territory is highly to be desired.

Certain definite data will make for a clear perception of the size and scope of our work, and definite data on results will give energetic answer as to the success of our efforts. As to scope and size: We visited and inspected 532 farm homes and reinspected 293, thus making a total of 825 visits. We inspected 4,024 sleeping rooms, 589 kitchens, 574 dining rooms. We inspected 5,208 garbage receptacles. We examined 450 wells, 289 springs, 650 outside toilets, 323 inside toilets, and 186 cesspools. We inspected 331 cow barns and 104 horse stables. The inspections and examinations were always accompanied by personal advice and instruction. In the course of our visits we gave 2,228 private lessons, so to speak, in sanitation to farmers and summer boarders. We gave educational addresses at four Chatauqua meetings, four meetings of village boards, five home bureau meetings, eight farm bureau meetings, twelve mass meetings, twelve town board meetings, twenty-seven farmers' gatherings, and one hundred and sixty-three gatherings of summer boarders. In this manner we were given the unique opportunity of preaching the gospel of cleanliness and good health to an aggregate of over 25,000 people.

As to results: The pre-eminent improvement features this year were in the line of protection of water supply and proper sewage disposal; 10 polluted wells were abandoned, 18 new shallow wells dug, 8 deep wells drilled, 45 new well platforms built, 56 old platforms repaired, curbed, and properly drained, 52 new flush toilets and 35 new cesspools

were constructed, 42 old cesspools were cleaned and repaired, and 148 outside toilets were repaired, altered, fly-proofed and cleaned. Attention to better garbage disposal, fly prevention and food protection also received a gratifying response, 220 cans, pails and barrels were provided with tight fitting covers, 72 new garbage cans were installed, 10 garbage incinerators were built, 1,760 screen windows and 208 screen doors were installed.

We may therefore be allowed to make the assertion that in all things appertaining to cleanliness and sanitation, improvement has become infectious, and that an appreciable transformation is taking place."

Thus for our sanitation work has been confined to the Ulster-Sullivan district because, as explained in former reports, the problem is so much more aggravated there than in other sections. But an active campaign will be carried on next year, not only in Connecticut, which has already been surveyed, but also in the other Eastern States. In time it is hoped that we will be able to extend the work to the territory under the jurisdiction of our Western office.

In spite of all the favorable physical attributes with which Nature has endowed the country, the morbidity and mortality rates are higher than those in the city. This is due largely to poor sanitation. As a result the economic loss from preventable disease is stupendous. In a recent report of the United States Public Health Service the loss from malaria and typhoid fever alone—diseases caused by unsanitary conditions and preventable—is estimated at \$900,000,000 a year, and Prof. Irving Fisher places the annual loss from all preventable diseases at \$2,000,000,000. Considered from a purely economic standpoint, our work is a good investment, but when to this is added the humanitarian aspect of preventing disease not only among our farmers but also among the tens of thousands of their summer guests, of prolonging the span of life and thus adding to the sum total of human happiness, the work is lifted to a plane of lofty endeavor.

FARM LABOR BUREAU

The opening of our Farm Labor Bureau last spring found a very serious situation in the farm labor market. Reports from the Federal Department of Agriculture indicated that the supply of hired farm labor was only about 72% of normal as compared with 84% of normal in 1919. This is but a natural reaction of the unfavorable status of the farm laborer. It is due not only to the seasonal character of the employment and its relatively small pay, but also to the long working day and the uninviting living conditions. Until these conditions are remedied the farm labor situation will not, save when business depression temporarily drives industrial workers to the farm, be relieved. In spite of this unpromising outlook our Farm Labor Bureau, due to the unflagging industry of its superintendent, Mr. Joseph Blaustein, placed 1,030 men, a greater number than in the last two years. The primary aim of this Bureau being educational, numbers are of little consequence. Still, the incidental result of helping supply the labor demand is by no means unimportant. The activities of the Bureau for the year are set forth in the following report from Mr. Blaustein:

"There has been an acute shortage in the supply of farm laborers in the past few years, large manufacturing plants and war industries having absorbed a good part of the available supply. During the past few months, however, many of these establishments have shut down or are working on part time and thus the industrial competition that drew these men from the farm, is not now so keen. The farm labor situation is, therefore, likely to improve, although there will always be a farm labor problem. Getting trained men for temporary work is not an easy task. If the farmer would show a greater readiness to employ inexperienced, though willing help, the problem would be in a fair way of eventual solution.

In the fourteen years that our Farm Labor Bureau has been in operation we secured positions as farm hands for 11,396 men. This year the number placed was 1,030 as against 830 last year. This increase is partly accounted for by the lack of competition with government and state agencies which ceased functioning this year.

The following table shows the States where our farm laborers were placed this year:

State.	No.	State.	No.
Connecticut.....	176	Montana.....	1
Delaware.....	1	New Hampshire.....	5
Illinois.....	70	New Jersey.....	198
Indiana.....	6	New York.....	361
Iowa.....	2	Ohio.....	1
Maine.....	7	Pennsylvania.....	45
Maryland.....	1	Rhode Island.....	4
Massachusetts.....	56	Vermont.....	12
Michigan.....	24	Wisconsin.....	59
Minnesota.....	1		
		Total.....	1030

The above number does not take into consideration 109 men for whom, for one reason or another, more than one position had to be secured, making the number of positions filled this year 1,139, and 12,802 for the entire period. Of those placed, 22 are former students of the Baron de Hirsch Agricultural School, 6 of the National Farm School, 5 were students of State Agricultural Colleges, 11 had taken short courses at these colleges, and 6 were students of agricultural schools abroad. Our Western Office placed 163 men and the remainder were placed by our home office.

Toward the end of each year questionnaires are mailed to employers to learn how long our men remained with them and whether they gave satisfaction. As may be expected, the replies vary. Some are very laudatory, some quite otherwise. But on the whole the tone of the responses is such as to fill us with encouragement. Some of these letters are worth quoting. "M. A.," writes an employer, "was the best man of the three that you sent me. He was willing to take hold and learn and did first class. I gave him \$5 more than I agreed to. He never laid down on the job."

An ex-service man was placed on a farm in Massachusetts but unfortunately could not remain long. His employer writes: "We found him, everything considered, the

most efficient man you have ever sent us. He had been gassed while overseas and suffered still from the effects. We would gladly have increased his pay if he could have stayed."

Though the employment is seasonal, the employee sometimes returns to the same employer the following season. In that case the farmer's effort in training him has not been wasted because the man becomes more valuable to his employer the next year. W. N. thus writes about E. G.: "During the five months Mr. G. was in my employ I found him reliable and trustworthy. Though small in stature, he seemed to do the best he could and we parted with much regret. Am looking for him to return next season if possible with an increase in wages, if conditions warrant."

An applicant of the type referred to in the next letter engages our special interest. This is what his employer has to say about him: "M. A. is still with us. In March he intends going to an agricultural college. We like him very much and make him one of the family. When he came here he was to get \$25 per month and \$30 if he was worth it. So he got his \$30 a month. This is the first man that was worth more than \$20 for the first two months."

Occasionally we have high school students who want to spend their summer vacations on farms. We quote what E. G. tells us about S. L.: "S. was a very nice boy. We have no fault to find in any way. He is a very bright boy and took hold of the new industry fully. I dare say he was much benefited by the experience. We enjoyed having him with us very much and I do hope he will keep on with his school work."

The record of our Farm Labor Bureau shows progress. The number of placements is not the principal index of its activity. For that matter, many of the farm hands who are placed by us go back to the same employers in succeeding years or, having acquired experience, are able to get positions without our help. The number of farm hands placed directly or indirectly by us is therefore larger than our figures indicate. The outstanding feature which we have so often stressed, is the educational value of our effort. To

pave the way for the Jewish immigrant to learn farming in a practical manner so that he can take it up with confidence when he is ready to embark independently, is work of a worthy and constructive nature."

More than one-half of this year's laborers had prior experience gained either at an agricultural school or college or through actual work on a farm. When the Bureau was opened in 1908, only a little more than one-tenth of our placements were of experienced men. It is from this viewpoint that the true value of our work should be judged.

FARM LOAN DEPARTMENT


Having completed the consideration of our several educational bureaus, we now proceed to the discussion of the financial phases of our work. Conducted on strict business lines, there is withal a very definite educational fibre interwoven with and running through its entire fabric. In our financial dealings we aim to educate our clients in the intricacies of the business side of farming and at the same time to inculcate in them high standards of business probity.

APPLICATIONS

Applications for 801 farm loans were received this year. These came from farmers as well as from farm seekers who sought not only our advice in finding farms but our aid in buying or equipping them. As an indication of the extent of our operations, it may be pointed out that these applications came from 24 States spreading from ocean to ocean and from our northern to our southern border. Their disposition is shown in the following table:

UNIVERSITY OF ILLINOIS LIBRARY

MAY 24 1921



State.	Granted.	Rejected.	Pending.	Totals.
California.....	0	2	0	2
Colorado.....	1	0	0	1
Connecticut.....	147	40	17	204
Delaware.....	9	0	0	9
Florida.....	1	0	1	2
Illinois.....	0	1	15	16
Indiana.....	1	1	1	3
Maryland.....	0	0	1	1
Massachusetts.....	20	5	2	27
Michigan.....	46	9	19	74
Minnesota.....	0	0	2	2
Missouri.....	0	0	2	2
Nebraska.....	0	0	1	1
New Hampshire.....	3	0	0	3
New Jersey.....	82	19	3	104
New York.....	72	144	41	257
North Dakota.....	4	4	0	8
Ohio.....	10	2	5	17
Pennsylvania.....	27	3	1	31
South Dakota.....	0	3	0	3
Tennessee.....	1	0	0	1
Washington.....	5	0	1	6
Wisconsin.....	7	0	0	7
Wyoming.....	8	10	2	20
	444	243	114	801

Of the 801 applications, 213 were made in person and 197 through correspondence at our home office; 124 either in person or through correspondence at our Western office; 99 at our Philadelphia office, and 168 at our Ulster-Sullivan office. Our home office investigated 236 applications; our Western office 87 applications; our Philadelphia office 66 applications, and our Ulster-Sullivan office 165 applications. Besides these loan investigations, 561 investigations of a miscellaneous nature were made by our various offices. These latter included not only investigations necessary to look after our own interests, but to render our clients advice on matters outside of the jurisdiction of our other departments—advice mostly in financial and legal matters and involving the question of fire insurance.

LOANS

As already mentioned, we granted more loans this year than in any previous year. Several reasons contributed to this increase. In the beginning of the year the Federal Land Banks discontinued operations, awaiting the outcome of pending litigation, and have not yet reopened. This threw upon us the burden of financing those farmers who would have borrowed from those Banks. Toward the close of the year the economic depression made itself felt in farming as in industry and the local banks curtailed their credit. At the same time, the price of farm produce fell, and many farmers were compelled to borrow in order to meet maturing obligations. Failing to get the usual accommodations at their local banks, they fell back upon us.

In aggregate amount our loans by far outstripped those of any former year in the Society's history, \$416,853.77 as against \$296,683.34 last year and \$222,937.12 in 1918. This is due not only to the increase in number but also to the increase in the size of the loans. With the general upward trend the cost of buying and equipping a farm has risen sharply. In the last report of the Secretary of Agriculture it is estimated that the increase in the selling price of farm land and improvements was 21 1/10% in the year ending March 1920. The same report shows that in the last five years the increase has been 65%, and that the average price of land and improvements in 1920 is 2½ times that of 1910 and 5 times that of 1900. Livestock and equipment have advanced in the same proportion. Consequently, the prospective buyer must not only have a larger initial capital, but he, as well as the established farmer, must be able to command increased credit. Our average loan this year was \$939 compared with \$724 last year, \$619 in 1918, and \$373 in 1900, the first year of our existence. If we deduct 99 seed loans aggregating \$9,800 from the total, the average for the remaining 345 loans becomes \$1,182.

The rise in the price of land and equipment causes many of our clients to form partnerships where their individual capital is insufficient. In such cases one partner usually remains in the city and contributes his earnings to the maintenance of the farm.

Unfortunately, this arrangement is but rarely conducive to progress. Disagreements arise and the farming operations suffer. The problem often solves itself by one partner buying out the interest of the other. The retiring partner is apt, sooner or later, to embark for himself. Of the applications granted this year 70 came from partnerships. This brings the total number of applicants to 492.

A large variety of occupations is represented in our applications, indicating on the one hand the wide interest taken in farming by our people, and on the other that the Jew as a farmer must first be developed. At the same time it is to be noted in the following table that farmers and farm laborers constitute 35% of the occupations represented.

Occupation.	No.	Occupation.	No.
Accountants	1	Journalists.....	1
Bakers.....	1	Junk Dealers.....	6
Bartenders	1	Knitters.....	3
Blacksmiths.....	2	Laborers.....	9
Butchers.....	6	Laundrymen.....	3
Boxmakers.....	3	Leather Workers.....	1
Carpenters.....	15	Machinists.....	3
Cattle Dealers.....	3	Mail Carriers.....	1
Cigar Makers.....	3	Mattress Makers.....	3
Cleaners and Dyers.....	1	Mechanics.....	3
Clerks.....	5	Merchants.....	14
Contractors.....	4	Metal Workers.....	7
Coopersmiths.....	1	Milliners.....	3
Designers.....	3	Painters.....	17
Drivers.....	4	Peddlers.....	9
Druggists.....	4	Photographers.....	1
Engineers.....	1	Piano Makers.....	1
Farmers.....	151	Plumbers.....	3
Farm Laborers.....	22	Printers.....	1
Furriers.....	7	Real Estate Dealers.....	5
Glaziers.....	1	Salesmen.....	3
Hair Workers.....	2	Shoe Makers.....	5
Hatters.....	4	Storekeepers.....	32
Hemstitchers.....	2	Students.....	1
Housewives.....	1	Tailors.....	102
Janitors.....	2	Tanners.....	2
Jewelers.....	1	Umbrella Makers.....	1
		Waiters.....	1
		Total.....	492

Nineteen loans were made to graduates of the Baron de Hirsch Agricultural School, three to graduates of the National Farm School, and eleven to men who had been formerly placed by our Farm Labor Bureau.

PURPOSES OF LOANS

A good conception of the educational strain running through even our financial activities is furnished by a study of the purposes for which our loans are granted. Not infrequently application is made for a loan, the purpose of which, upon investigation, appears to us unwise. In a recent case, for instance, a farmer applied for a loan to buy more cows. Investigation disclosed that his farm could not well maintain an increased herd, but that the enlargement of his poultry plant promised better results. A loan was therefore granted for the latter purpose. Where loans are granted for the purchase of stock, our experts help in so far as possible in the selection of the animals. When loans are made for building, our field agents assist in drawing the plans and, where possible, supervise the actual construction.

For the sake of statistical study the purposes of our loans may be classified under five general heads. Many loans are, of course, made for more than one purpose, and in the following table only the major purpose is considered:

PURPOSE.	Number.	Per Cent.
The purchase of farm.....	101	23
The purchase of equipment.....	99	22
The construction or repair of buildings.....	63	14
The paying off of mortgages or other debts.....	61	14
Working capital	120	27
Total.....	444	100

The ratio of the loans for the purchase of farms is steadily climbing, being larger this year than in any preceding year and having risen from seven per cent. in 1917. Nor do these

statistics in themselves reflect entirely the increasing drift toward the farm, because many loans made for other purposes can also be classed under this heading, having made possible the acquisition of farms by applicants whose own capital was used up in the purchase of the bare farm. Thus over forty per cent. of the loans made to the farmers placed by our Farm Settlement Bureau were loans for equipment, building, or working capital, although they actually made possible the purchase of the farms.

Worthy of note is the fact that there is a steady decrease in the ratio of loans to pay off obligations, the percentage being smaller than in any of the ten years since these statistics have been kept. The decrease was four per cent. in the last year and thirty per cent. in the last four years. No better evidence than this is needed to show that the Jewish farmers are constantly putting their operations on a sounder economic footing.

EQUITIES OF OUR BORROWERS

An interesting analysis of this year's loans is presented in the table on the following page. It shows that 444 loans were made to 492 farmers who occupy 416 individual farms in 17 states of the Union and that the number of persons directly benefited is 2,223; that the total acreage comprised in the farms is 36,119 acres, making an average of 82 acres for each farm. The real property owned by these borrowers was appraised by our experts at \$2,404,300, the personal property was appraised at \$712,930, making a total of \$3,117,230. The encumbrances against the 416 farms aggregated \$1,368,067 which left a total net equity of \$1,749,163, or an average net equity of \$4,205 for each farm. The noteworthy fact about these statistics is the constant widening of the margin between assets and liabilities, again indicating the steady progress of the Jewish farmer. It merely shows that a material share of the profits of the farm is put right back again into improvements. The average equity has doubled since 1916 and is eight times as large as in 1900, the first year of our existence.

STATE.	No. of Loans.	Amount of Loans.	Average Loan.	No. of Farmers.	No. of Souls.	No. of Farms.	Average.	Value Real Property.	Value Personal Property.	Mortgages.	Equity Real and Personal Property.	Average Equity.
Colorado.....	1	\$ 1,200.00	\$1,200.00	1	5	1	320	\$ 3,200.00	\$ 1,000.00	\$ 1,200.00	\$ 3,000.00	\$3,000.00
Connecticut ..	146	144,600.00	990.00	176	803	140	12,995	851,750.00	263,500.00	525,632.00	589,618.00	4,212.00
Delaware.....	9	5,500.00	611.00	7	25	6	523	39,900.00	10,350.00	26,581.00	23,669.00	3,945.00
Florida.....	1	400.00	400.00	1	4	1	10	1,600.00	.....	.....	1,600.00	1,600.00
Indiana.....	1	1,500.00	1,500.00	1	7	1	80	6,700.00	1,375.00	1,350.00	6,725.00	6,725.00
Massachusetts..	21	24,306.34	1,157.00	23	104	20	1,970	104,300.00	27,730.00	51,200.00	80,830.00	4,042.00
Michigan.....	46	37,060.00	806.00	43	182	40	2,435	204,950.00	50,500.00	110,178.00	145,272.00	3,632.00
N. Hampshire .	3	1,000.00	333.00	2	11	2	270	5,200.00	2,400.00	2,800.00	4,800.00	2,400.00
New Jersey	84	79,475.00	946.00	90	418	78	3,975	444,775.00	135,165.00	233,413.00	346,527.00	4,443.00
New York.	71	70,600.00	994.00	85	395	70	5,604	380,250.00	116,125.00	246,475.00	249,900.00	3,570.00
North Dakota .	4	4,022.23	1,006.00	4	15	4	1,400	23,500.00	5,255.00	3,089.00	25,666.00	6,417.00
Ohio.....	10	8,700.00	870.00	9	49	11	788	70,675.00	19,075.00	25,600.00	64,150.00	5,832.00
Pennsylvania..	26	16,150.00	621.00	26	109	22	1,649	134,750.00	44,530.00	97,999.00	81,281.00	3,695.00
Tennessee.....	1	100.00	100.00	1	5	1	60	600.00	110.00	350.00	360.00	360.00
Washington ...	5	3,700.00	740.00	5	14	5	17	11,550.00	5,400.00	450.00	16,500.00	3,300.00
Wisconsin.....	7	8,540.20	1,384.00	9	37	6	503	73,500.00	20,785.00	39,750.00	54,535.00	9,089.00
Wyoming	8	10,000.00	1,250.00	9	40	8	3,520	47,100.00	9,630.00	2,000.00	51,730.00	6,841.00
Totals.....	444	\$416,853.77	\$939.00	492	2,223	416	36,119	\$2,404,300.00	\$712,930.00	\$1,368,067.00	\$1,749,163.00	\$4,205.00

LOANS BY YEARS

Since our inception, 5,703 loans aggregating \$3,476,022.73 have been granted. These are exclusive of 213 loans amounting to \$95,402.86, transferred to us by the Baron de Hirsch Fund for administration; 26 loans administered for The Jewish Agriculturists' Aid Society of America, and 143 Canadian loans amounting to \$89,756.12, made for The Jewish Colonization Association and transferred to the Canadian Committee in 1907. Moreover, these figures do not include 324 loans aggregating \$305,448.86 to agricultural college students, credit unions, the Federation of Jewish Farmers, synagogues, social houses, etc. Loans granted yearly are shown in the first division of the following table and those actually advanced in the second division.

Year.	LOANS GRANTED.		LOANS CLOSED.		LOANS OUTSTANDING.	
	No.	Amount.	No.	Amount.	No.	Amount.
1900..	39	\$14,425.00	25	\$9,125.00	23	\$7,503.02
1901	66	31,347.59	65	29,014.80	87	36,820.82
1902..	80	41,517.06	65	33,406.56	150	67,507.52
1903..	117	46,590.51	106	44,006.27	224	99,161.44
1904..	151	63,851.14	125	52,150.44	316	130,968.58
1905..	156	69,864.76	134	56,547.05	386	162,960.40
1906..	154	66,358.03	151	63,836.14	481	208,099.41
1907	223	140,334.34	204	114,812.07	578	282,494.16
1908..	284	174,633.11	263	160,038.71	710	399,194.07
1909..	256	141,494.48	239	129,442.91	816	478,654.59
1910..	318	209,697.96	281	178,561.55	983	571,103.44
1911..	334	256,000.07	320	237,575.56	1,069	686,657.13
1912..	390	238,323.86	356	222,432.70	1,186	797,503.33
1913..	423	244,977.85	358	203,991.21	1,342	902,649.18
1914..	327	170,811.92	331	186,733.76	1,480	978,196.62
1915.	396	190,036.21	358	162,854.46	1,628	980,830.06
1916..	386	229,827.88	320	182,593.83	1,713	977,423.70
1917..	389	209,453.73	387	211,268.19	1,761	995,085.47
1918..	360	222,937.12	315	177,032.12	1,641	942,267.84
1919..	410	296,686.34	364	257,981.34	1,503	933,564.07
1920..	444	416,853.77	403	361,330.77	1,468	1,064,179.37

Loans not closed are either rescinded or carried over to the following year. This year 38 loans aggregating \$33,350 were rescinded and 39 loans amounting to \$59,348 carried over to 1921. The last division gives the number and amount of outstanding loans at the end of each year. We now have over one million dollars outstanding in farm loans. The loans closed this year exceed in number and amount those of any former year.

GEOGRAPHICAL DISTRIBUTION OF LOANS

The following table is introduced to show the geographical distribution of the loans. It is of interest as indicating that the movement is nation-wide, 37 States having been reached by our Loan Department. This year a new State, Tennessee, was added to our field of operations.

STATE.	LOANS GRANTED.		No. of Farmers.	No. of Farms.	LOANS CLOSED.	
	No.	Amount.			No.	Amount.
Alabama.....	1	\$250.00	1	1	1	\$250.00
Arkansas.....	1	400.00	1	1	1	400.00
California.....	7	3,675.00	7	5	6	2,675.00
Colorado.....	17	13,662.00	13	13	15	11,662.00
Connecticut.....	1318	728,990.59	1088	842	1203	638,434.77
Delaware.....	53	31,950.00	52	36	46	24,350.00
Florida.....	6	2,205.00	6	5	5	2,005.00
Georgia.....	5	1,600.00	3	4	5	1,300.00
Idaho.....	1	500.00	1	1	1	500.00
Illinois.....	23	19,900.00	23	20	18	18,250.00
Indiana.....	71	41,014.00	62	54	64	36,514.00
Maryland.....	12	13,300.00	24	20	12	10,750.00
Massachusetts.....	294	172,794.74	250	194	260	147,974.74
Michigan.....	272	171,841.50	210	194	247	154,491.50
Minnesota.....	2	1,300.00	2	2	2	1,300.00
Missouri.....	9	3,600.00	7	7	5	2,300.00
Montana.....	24	20,450.00	21	20	20	16,250.00
Nebraska.....	17	12,500.00	15	15	16	12,100.00
New Hampshire.....	9	3,465.00	11	7	8	3,265.00
New Jersey.....	1195	819,432.78	934	765	1082	721,408.76
New York.....	1255	713,945.07	1148	884	1127	633,872.75
North Carolina.....	1	600.00	1	1	1	600.00
North Dakota.....	454	264,745.74	211	216	428	248,969.55
Ohio.....	200	117,055.50	170	156	185	107,805.50
Oklahoma.....	1	400.00	1	1	1	400.00
Oregon.....	2	800.00	2	2	1	300.00
Pennsylvania.....	156	118,200.67	139	105	143	103,430.00
Rhode Island.....	3	1,850.00	2	2	3	1,850.00
South Carolina.....	2	1,600.00	12	2	2	1,600.00
South Dakota.....	42	27,825.00	32	32	39	26,512.00
Tennessee.....	1	100.00	1	1	1	100.00
Texas.....	9	7,255.16	11	11	9	7,255.16
Vermont.....	3	700.00	3	2	2	600.00
Virginia.....	1	1,000.00	1	1	1	1,000.00
Washington.....	58	28,060.14	46	39	55	26,335.14
Wisconsin.....	57	44,442.80	39	38	49	36,442.80
Wyoming.....	90	66,593.62	67	65	76	52,855.32
Canada.....	31	18,018.42	31	29	30	16,485.70
Totals.....	5703	\$3,476,022.73	4648	3793	5170	\$3,072,594.69

The excess in the number of loans over the number of farmers and farms is due to the fact that we at times make more than one loan to the same man. The excess of farmers over farms is accounted for by partnerships.

REPAYMENTS

For the first nine months of the year our collections exceeded those of 1919 and therefore of any former year. Up to that time, too, the number of our loans had not reached last year's mark. The same causes that operated to increase the number of loans were also responsible for the decrease in collections, the chief among them being the general depression which was then beginning to make itself felt by farming interests. Another reason is that many farmers used their season's profits to send for members of their families, a purpose, in the light of the terrible conditions prevailing in Eastern Europe, so worthy that we felt bound to excuse defaults caused thereby. Nevertheless, we collected \$227,004.12 principal and \$42,662.80 interest as compared with \$240,744.23 principal and \$44,598.75 interest last year and \$198,004.85 principal and \$44,995.79 interest the year before. These figures include only collections on farm loan accounts. Besides, we collected \$1,985.88 principal and \$268.58 interest on accounts administered by us for The Jewish Colonization Association and the Jewish Agriculturists' Aid Society of America and \$10,681.72 principal and \$7,466.09 interest on Credit Union and miscellaneous accounts, bringing our total collections for the year to \$290,069.19.

The significance of these collections has often been pointed out in these reports, namely, the financial responsibility of our farmers, and that loans made even on marginal security, but with due regard to the character of the borrowers and the purposes of their borrowing, are reasonably safe. Of course, they also make possible the continuance of our work. It is only because of the steady increase in repayments that we have been able to meet the growing demands upon us. This year's principal repayments on farm loans are more than two and one-

half times those of 1914, and the interest payments are more than fifty percent above that year. Nor is this due to the larger total in outstanding loans, our outstanding loans at this writing amounting to \$1,064,179.37 as against \$978,196.62 at the close of 1914. It simply proves that our farmers are in a position to meet their payments more promptly.

Of this year's loans 51 were on first mortgage, 178 on second mortgage, 85 on third mortgage, 14 on fourth mortgage, 4 on chattel mortgage or other personal security, 9 on purchase contract on farms bought through our Society. The remaining 103 were on unsecured notes. These with 4 exceptions were the seed loans which we granted in the spring and which matured on November 1st. Of the last class all but nine per cent. have thus far been repaid, despite the adverse conditions confronting farmers. The system of seed loans, initiated upon our entrance into the war as a means of stimulating increased planting, has proven so successful that it has been made a permanent feature of our loan activities. Not including this year's seed loans, we made loans aggregating \$21,735.00. Of these 98% have been repaid. Two seed loans of \$100 each were charged to profit and loss, the borrowers having lost their farms through foreclosure. Three loans aggregating \$320, which is $1\frac{1}{2}\%$ of the amount lent out, are still outstanding. Remembering that seed loans are merely personal obligations, secured only by the borrowers' promissory notes, this showing reflects very favorably upon the credit standing of our farmers. In fact, the results are such that we feel justified in increasing the maximum of these loans from \$100 to \$150 next year.

A detailed analysis of loans and collections for the year will be found in the appendix on pages 45 to 57. It shows that we had a total of 1,906 farm loan accounts on our books during the year, 379 of which were repaid in full, 44 merged with later loans, 1 foreclosed, 7 transferred to property, and 7 charged to profit and loss, leaving a total of 1,468 farm loan accounts, aggregating \$1,064,179.37 in force on December 31st, 1920.

WESTERN OFFICE

The hope expressed in last year's report, that we would find it possible to extend the work of our Western Office, was at least partly realized. Its personnel was increased and agencies established in Detroit, Cleveland and Cincinnati. There are a number of distinct Jewish farming settlements in the Middle Western States, each more or less compact in itself but far from the others. Reliance upon railroads and hired livery means a loss of time and an increase in expense, and an automobile was therefore bought for the use of the staff. The activities of this office are the same as those of our home office, in so far, of course, as the limited facilities of the former permit. A record of the year's work is contained in the following excerpts from the report of Mr. George W. Simon, its manager:

To reach the Jewish population of the larger cities of the Middle West we established agencies in Cleveland, Detroit and Cincinnati. The work in Cleveland and Detroit commenced in the summer, and the Cincinnati agency was not opened until this month. It is therefore not possible to give separate statistical data, and the work of all our centers for the year will be considered as a whole.

The following table of summaries gives the comparative statistics of the activities of the office since its inception, nine years ago:

Year.	Applica- tions Received.	Applica- tions Investigated.	Loans Granted.	Miscellaneous Investigations	Farm Laborers Placed.	Farmers Settled.
1912. . .	247	51	28	35	126	....
1913. . .	512	93	54	89	126	....
1914. . .	607	131	57	286	214	....
1915. . .	566	100	50	151	131	....
1916. . .	485	124	50	134	277	....
1917. . .	419	88	56	216	282	....
1918. . .	361	90	64	147	189	...
1919. . .	385	104	72	195	146	24
1920. . .	361	87	66	174	163	25
	3943	868	497	1427	1528	49

Farm Settlement work was particularly hard this year. The winter was unusually long and there was a direct emergence from winter to summer. Very little work could be done during the spring months. The prices for farm lands and farm equipment reached their peak during the middle of the summer and, anticipating a drop, we were rather reluctant to encourage people to pay fancy prices. Only in the fall, when the prices commenced to recede, did we succeed in settling a number of people. I am pleased to report that we were successful in establishing a small settlement near Kalamazoo, Michigan, where the land is fair and the markets good. We hope in the near future to develop a successful settlement there. We had 238 applicants, for only 25 of whom we were able to purchase farms. The others are still looking for suitable locations. The majority of this year's applicants had a considerably larger capital than the applicants of former years, only 12 having less than \$1,000. Of the 238 applicants interviewed, 56 claimed to have experience either in this country or abroad.

While the number of the loans granted this year is somewhat smaller than last year, the aggregate amount is larger because the size of the average loan was larger. This was due to the fact that the applicants who bought farms possessed a larger capital and therefore purchased more expensive farms and in turn needed larger loans. It is interesting to note that 31 loans were made either to assist people to buy or equip farms, so that a total of nearly 50% of the loans were to new farmers.

We made a serious effort to do as much educational work as possible with our limited staff. Advice or information was given to 347 people at the office, 212 farmers were visited on their farms, and meetings in Wisconsin, Michigan and Ohio, attended by 1,376 people, were held. The farmers near Benton Harbor and South Haven, Michigan, Geneva, Ohio, and Arpin, Wisconsin, were organized into local societies. About two years ago, the Jewish farmers near South Haven, decided to build a synagogue. Our Society granted them a loan of \$1,000 for that purpose. Later it was decided to put up a community center instead—a synagogue being one feature of it. Because of the high cost of materials, building operations have been postponed. Meanwhile, additional funds are being raised. Mr. Julius Rosenwald pledged \$1,000 toward the fund.

The Farm Labor Bureau placed 163 men in the following States, as compared with 146 men last year.

Illinois.....	70	Minnesota.....	1
Indiana.....	6	Wisconsin.....	59
Iowa.....	2	Ohio.....	1
Michigan.....	24	Total.....	163

While the wages this year were quite high, we had difficulty in placing our men on account of the increased fares, and we had to limit our activities to nearby places only. On account of the unsettled industrial conditions, I anticipate a large number of applicants during the coming year. As a matter of fact, I have already had numerous calls, but I am unable to secure positions at this time of the year, because the farmers in this vicinity, being very much affected by the sharp decline in farm products, are curtailing their expenses and discharging even their present employees.

With few exceptions, the farmers in my territory had a good season, and we will be able to start the New Year without any serious drawback. It is gratifying to me that the farmers under my jurisdiction are dealing with us in a business-like way, and that our efforts to develop their self-dependence are proving successful."

The citation of a few statistics will serve to show the steady growth of the office. The office is now nine years old. During that period we granted 497 loans, totalling \$311,389.20, while in the twelve previous years we had made 140 loans, aggregating \$76,292.60. In the first year of the existence of the office we made 28 loans, amounting to \$13,600; this year 66 loans aggregating \$56,300.20. When the office was opened there were 90 loans amounting to \$50,970.16 outstanding in the territory under its jurisdiction. At this writing there are 180 loans amounting to \$127,563.69. Our collections for the year reached \$39,364.87. This is beside the non-financial activities referred to in Mr. Simon's report.

PHILADELPHIA OFFICE

Mr. George Goward, in charge of the Philadelphia Office, reports 140 applications for loans and advice in the purchase of

farms this year, of which 95 were investigated; 80 loans aggregating \$52,125, were granted upon its recommendation. In addition 207 miscellaneous investigations were made. The territory covered embraces the States of New Jersey, Pennsylvania, Delaware and Maryland.

The office is under a handicap in that Mr. Goward lacks proper assistance. Because of this our clients cannot always receive the prompt attention desirable, and Mr. Goward finds difficulty in planning his work so that neither office nor road duties are neglected. Unfortunately, budgetary limitations have thus far prevented us from making more adequate provision for this office. For next year we plan to place Mr. Herman Eisenberg, one of our extension specialists, in Philadelphia. This, we hope, will relieve Mr. Goward, enable him to serve our Philadelphia clients more promptly, and at the same time put Mr. Eisenberg in closer touch with the farming districts in Southern New Jersey, Pennsylvania and Delaware, where much of his work is done.

The territory within the jurisdiction of the Philadelphia Office includes the so-called South Jersey Colonies, the oldest existing Jewish agricultural settlements. The history of these colonies up to the last few years was one of trouble and travail, but they have survived all vicissitudes—indeed they are the sole survivors of the many attempts at Jewish colonization. The weak among the colonists gradually dropped out, but those who had the hardihood to weather all storms, the children who settled near them, and the later arrivals are now in general in a flourishing condition. In fact the colonies have been built up to the extent where we feel warranted in reversing our former attitude of discouraging settlement there, and we now feel justified in recommending it to prospective buyers. The large Jewish population in these colonies and their accessibility to Philadelphia make them attractive to farm seekers from that city.

Mr. Goward made several trips to Baltimore in the course of the year, but his duties in other fields rendered it impossible to do much work. The new plans for his office, it is hoped, will enable him to visit Baltimore more frequently and to do some effective work there.

ULSTER-SULLIVAN OFFICE

The office in Ellenville began functioning at the beginning of this year, with Mr. David B. Alcott as manager. The conditions in Sullivan and Ulster Counties are such as to give rise to many perplexing problems. From the standpoint of the aesthetic, the country is unsurpassed. Its landscape is enchantingly beautiful. Its climate is healthful and invigorating. It is but natural that such a section, within close proximity of New York City and already harboring within its confines a large Jewish population—with the opportunities for social and religious life that it affords—should prove an increasingly attractive spot for prospective Jewish farmers. It is only natural, too, that the region should have developed into a popular and flourishing summer resort.

Unfortunately the country is but ill adapted to farming. The soil, save in spots, is stony, the growing season is short, and the precipitation is unevenly distributed. Towns and villages are small and few, the roads are bad, and the markets in consequence are poor. The farmers have therefore not only figuratively but literally a steep uphill road to travel, and as a means of augmenting their incomes, combine boarding-house keeping with farming. As the boarding business prospered, it gradually developed into a thriving industry, all the more so because of the difficulty to make farming profitable. It is just this combination of farming with boarding that creates many complicated problems, difficult of solution. Unfortunately, the farming and boarding seasons occur at the same time, and under the stress and strain of exacting guests the farmer is reluctantly obliged to neglect his agricultural duties. It is our aim to help these boarding-house farmers, most of whom are receptive, work out a plan of farming that will dovetail with their boarding business so that the two will be complementary and not conflicting. There are also many farmers whose houses are small, to whom the boarding and rooming business, with the catering that it requires, is irksome, and who look forward to the time when they can abandon it altogether. This class, of course, receives our main attention. Our efforts are directed to help these farmers place their agri-

cultural operations on a paying basis and so to become unadulterated farmers.

Probably the most difficult task falling to the lot of this office is the protection of farm buyers against the machinations of unscrupulous real estate agents and rapacious land sharks. The very attractiveness of the section makes it a splendid field for the manipulations of this unsavory brood. Not only are farms sold at highly inflated prices but on terms that are impossible of fulfillment. Only by eternal vigilance can we hope to combat this evil. Signs have been put up at important railroad stations advertising the office and publicity given to it through the medium of the local papers. In this way it is hoped to make this office an information bureau for increasing numbers of farm seekers and an agency for the prevention of fraud in farm purchases.

During the course of the year, Mr. Alcott received 168 applications for loans, of which 165 were investigated and 35 granted. Besides, he made 95 investigations of a miscellaneous character. But these figures do not entirely reflect the activity of the office, for they include only investigations for a definite purpose and leave out of consideration the many days Mr. Alcott spent in traveling through the districts to study general conditions.

The office is also the headquarters for our local educational bureau in charge of Mr. Louis S. Reiner. Mr. Reiner's report shows that in the ten months since he took office he spent more than half of his time in the field, that he answered 1,075 inquiries, either at his headquarters, through mail or by telephone; furthermore, that he held meetings the total attendance at which was over 1,395 farmers. This is an obvious indication of the inherent desire of the residents, whether boarding-house keepers or not, to increase their farming operations.

It may be true in a measure that since these districts are not purely agricultural, our activities there are not solely of an agricultural character. It is farming, nevertheless, because all boarding-house keepers practice farming to some extent, many to a very large extent. Regarded from a broader humanitarian

standpoint, the work serves beneficent ends. The mountain boarding house, and more so the rooming house, is a useful institution in that it places a summer vacation within reach of the city resident of modest means.

COOPERATING AGENCIES

A survey recently made by Miss Florence E. Ward, in charge of the United States Agricultural Department's extension work with women, covering farm homes in 33 States, brings out a striking analysis of the woeful disabilities of farm life. It shows, among other things, that the average work day of the farmer's wife contains 11 hours and 18 minutes, that more than two-thirds of the women are dependent for their water supply upon pumps or springs at an average distance of 40 feet from their kitchens, that 80 per cent. of farm homes are not equipped with bath tubs, that 96 per cent. still have the outside privy toilets, and that in 79 per cent. of the houses kerosene lamps are still relied upon for lighting. According to the study, the average farm house is over a mile and a half distant from the district school, and almost six miles from the high school. Add to this, the loneliness and monotony of farm life, the difficulty of intercommunication, the limited opportunity for social intercourse and religious communion, the meagre facilities for cultural advancement, the length and severity of the winters, and we get a picture of farm life that is not quite as rosy as some city folk are apt to paint. These hardships bear with particular force upon Jewish women, not only because of their linguistic handicap, but also because centuries of living in thickly populated districts make difficult the adjustment to life in sparsely settled sections where neighbors—especially of their own class—are few and far between. It was for that reason that we welcomed the entrance of the Council of Jewish Women upon work designed to improve the condition of Jewish farm women and gladly gave their efforts not only moral encouragement but financial support.

For the past two years the Council has sent its visitors into Jewish farm homes in New York, New Jersey and Connecticut,

to give instruction in the better management of the home and in the use of devices designed to lighten household duties, in the care of children, etc. In some communities it established traveling branch libraries; in others, hot lunches for school children. In short, it has set before itself the task of helping make life more livable for the women and children of the farm. Upon their happiness depends, to a large extent, the success or failure of a farming enterprise. Many a promising venture fails from no other than these human causes. To remove these causes, or at least to reduce their operation, is to help in a practical way in building up a stable, growing, promising Jewish farming class in this country.

The Federation of Jewish Farmers of America was reorganized this year. Its function hereafter will be purely educational—the study of agricultural, sanitary and social problems. It will engage in no commercial or business transaction. In the field of cooperation it will confine itself to the dissemination of recognized cooperative principles. This is a wise step, for the responsibility involved in financial matters is such that the Federation cannot properly afford to assume. The annual convention was held in New York City in December. Delegates representing 35 farming communities in the Eastern States were present. The opening session was addressed by noted speakers, and the other sessions were given over to the discussion of such interesting and instructive subjects as national problems, naturalization, the development of agricultural education, marketing, cooperation, and rural life problems. The speakers were authorities in their respective fields. The resolutions adopted at the convention included one to further the study of civics, and another to promote naturalization.

The plans of the Federation embrace a project for taking a census of the Jewish farmers as a means of proving that there is a growing Jewish farming class in this country. This it hopes to do through the help of its constituent societies. It has also pledged its active cooperation to the work for the relief of Jewish war sufferers, especially farmers, in European countries, and is contemplating the promotion of a movement for the

employment of future Jewish immigrants, to the extent that they can be properly absorbed, on Jewish farms.

The Connecticut lodges of the Independent Order Bnai Brith, under the leadership of Mr. Charles H. Shapiro of Bridgeport, a former President of District No. 1, have taken a commendable interest in Jewish farming communities in that State. They have actively participated in the field days, farmers' picnics, and other celebrations staged by Jewish farmers, having furnished speakers and musical talent.

In the South Jersey Colonies, Mr. Louis Mounier continues as the director of educational activities. His sympathetic and intelligent guidance has contributed a great deal to the social and cultural advancement of the residents.

To develop a class of farmers from a people to whom farming was for two thousand years a proscribed occupation, to make these farmers a happy, contented and permanent part of our national organism is an effort, lofty in conception, beneficent in results, and far reaching in possibilities. Viewed from a national eminence, it assumes a significance of transcendent import. Our nation's great problem is the Americanization of the immigrant. If Americanization is not confined solely to the teaching of English, of civics, and of the theories of government, but is conceived to be broad enough to embrace all activity tending to elevate the standards of living, then the work of our Society in all its manifold phases is Americanization of the highest type.

For the help and counsel so freely accorded to me by our President and the members of our Board of Directors, I feel deeply grateful. To Mr. Philip R. Strisik, my assistant, and to the entire staff, I also owe thanks for their cordial and whole-hearted cooperation.

Respectfully submitted,

GABRIEL DAVIDSON,
General Manager.

NEW YORK, December 31st, 1920.

ANALYSIS OF LOANS AND COLLECTIONS.

LOANS.

STATUS OF FARM LOANS GRANTED IN 1920.

STATE.	GRANTED.		RESCINDED.		PENDING.		CLOSED.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Colorado.....	1	\$1,200.00	.....	.....	.....	.....	1	\$1,200.00
Connecticut..	146	144,600.00	6	\$6,900.00	10	\$17,550.00	130	120,150.00
Delaware.....	9	5,500.00	.....	.....	1	500.00	8	5,000.00
Florida.....	1	400.00	.....	.....	.....	.....	1	400.00
Indiana.....	1	1,500.00	.....	.....	1	1,500.00	.....	.....
Massachusetts..	21	24,306.34	2	1,500.00	3	4,600.00	16	18,206.34
Michigan.....	46	37,060.00	1	100.00	4	5,850.00	41	31,110.00
New Hampshire	3	1,000.00	1	200.00	.....	.....	2	800.00
New Jersey..	84	79,475.00	12	11,500.00	7	12,748.00	65	55,227.00
New York.....	71	70,600.00	4	3,500.00	9	11,300.00	58	55,800.00
North Dakota..	4	4,022.23	.....	.....	.....	.....	4	4,022.23
Ohio.....	10	8,700.00	1	100.00	.....	.....	9	8,600.00
Pennsylvania...	26	16,150.00	1	100.00	.....	.....	25	16,050.00
Tennessee.....	1	100.00	.....	.....	.....	.....	1	100.00
Washington...	5	3,700.00	.....	.....	.....	.....	5	3,700.00
Wisconsin.....	7	8,540.20	.....	.....	3	4,300.00	4	4,240.20
Wyoming.....	8	10,000.00	.....	500.00	1	1,000.00	7	8,500.00
Totals.....	444	\$416,853.77	28	\$24,400.00	39	\$59,348.00	377	\$333,105.77

Of the \$333,105.77 above stated as advanced for farm loans, \$323,355.77 was advanced in cash and \$9,750.00 by sale of farms owned by this Society.

TABLE SHOWING THE DISTRIBUTION OF ALL FARM LOANS BY STATES.

STATE.	LOANS CLOSED.		LOANS IN FORCE, DECEMBER 31, 1920.		
	No.	Amount.	No.	Principal Outstanding.	Interest in Arrears.
Alabama.....	1	\$250.00	.....	.....	.....
Arkansas.....	1	400.00	.....	.....	.....
California.....	6	2,675.00	2	\$800.00	\$38.28
Colorado.....	15	11,662.00	2	2,080.00	25.00
Connecticut.....	1203	638,434.77	359	271,276.55	1,759.61
Delaware.....	46	24,350.00	17	13,422.98	165.23
Florida.....	5	2,005.00	4	1,387.43	.....
Georgia.....	5	1,300.00	.....	.....	.....
Idaho.....	1	500.00	.....	.....	.....
Illinois.....	18	18,250.00	1	660.00	.....
Indiana.....	64	36,514.00	10	5,125.00	186.11
Maryland.....	12	10,750.00	1	400.00	10.00
Massachusetts....	260	147,974.74	71	48,817.08	951.04
Michigan.....	247	154,491.50	105	71,061.21	524.87
Minnesota.....	2	1,300.00	1	350.00	15.84
Missouri.....	5	2,300.00	.....	.....	.....
Montana.....	20	16,250.00	13	10,100.00	495.72
Nebraska.....	16	12,100.00	.....	.....	.....
New Hampshire..	8	3,265.00	3	900.00	.....
New Jersey.....	1082	721,408.76	258	209,012.98	3,228.58
New York.....	1127	633,872.75	423	254,977.21	3,387.54
North Carolina...	1	600.00	.....	.....	.....
North Dakota....	428	248,969.55	38	44,316.39	6,341.19
Ohio.....	185	107,805.50	41	32,229.87	159.76
Oklahoma.....	1	400.00	.....	.....	.....
Oregon.....	1	300.00	.....	.....	.....
Pennsylvania.....	143	103,430.00	37	38,754.32	322.40
Rhode Island....	3	1,850.00	.....	.....	.....
South Carolina...	2	1,600.00	1	100.00	20.00
South Dakota...	39	26,512.00	6	2,704.75	158.43
Tennessee ...	1	100.00	.....	.....	.....
Texas.....	9	7,255.16	1	140.00	11.53
Vermont.....	2	600.00	.....	.....	.....
Virginia.....	1	1,000.00	.....	.....	.....
Washington.....	55	26,335.14	22	9,318.92	248.49
Wisconsin.....	49	36,442.80	15	16,110.18	93.00
Wyoming.....	76	52,855.32	37	30,134.50	1,048.19
Canada.....	30	16,485.70	.....	.....	.....
Totals.....	5170	\$3,072,594.69	1468	\$1,064,179.37	\$19,190.81

STATUS OF FARM LOANS MADE BY OUR SOCIETY SINCE ITS ORGANIZATION

Date of loans	No. of loans closed	Gross amount of loans closed	Merged with later loans	Per cent.	Money returned	Per cent.	Paid by sale of farm	Per cent.	Paid by fire loss	Per cent.	
1900-1906.....	671	\$303,193.03	\$51,944.98	17.13	\$5,512.85	1.82	\$49,674.51	16.38	\$5,094.39	1.68	
1907.....	204	135,789.69	28,371.43	20.89	3,381.45	2.50	22,913.26	16.87	809.77	0.60	
1908.....	263	186,444.71	33,162.49	17.82	4,308.60	2.31	23,323.16	12.49	2,997.54	1.61	
1909.....	239	144,946.08	18,141.83	12.51	3,708.84	2.56	24,983.96	17.24	4,098.89	2.82	
1910.....	281	199,407.60	23,230.18	11.65	3,515.60	1.76	38,498.51	19.31	2,148.48	1.08	
1911.....	320	259,046.23	23,317.31	9.00	9,811.82	3.79	46,145.68	17.80	4,132.47	1.60	
1912.....	356	250,774.67	10,212.10	4.07	8,483.05	3.38	54,005.50	21.54	2,102.50	0.84	
1913.....	358	226,034.07	8,112.15	3.59	11,200.25	4.95	45,499.96	20.13	2,774.12	1.23	
1914.....	331	201,124.96	5,769.38	2.87	5,208.26	2.59	42,754.42	21.26	3,777.64	1.88	
1915.....	358	165,129.09	12,051.99	7.30	7,806.40	4.72	27,838.39	16.86	2,030.00	1.23	
1916.....	320	190,706.74	11,318.65	5.94	4,970.03	2.56	32,879.68	17.25	2,902.22	1.53	
1917.....	387	223,281.63	5,088.61	2.28	13,049.71	5.84	38,578.51	17.28	1,249.42	0.56	
1918.....	315	182,962.95	9,147.08	5.00	8,308.53	4.54	29,725.24	16.25	2,212.50	1.21	
1919.....	364	272,806.20	7,425.00	2.72	13,812.00	5.06	26,161.35	9.59	.....	.....
1920.....	403	378,240.22	.....	.....	10,042.26	2.66	9,427.86	2.49	425.96	0.11	
5,170	\$3,319,887.87	\$247,293.18	7.45	\$113,119.65	3.41	\$512,409.99	15.43	\$36,755.90	1.11		
Date of loans	Foreclosed and trans-ferred to property	Per cent.	Charged to profit and loss	Per cent.	Regular payments on principal	Per cent.	Present balance of loans	Per cent.	Payments of interest	Amount of interest delinquent	Per cent. on present balance of loans
1900-1906.....	\$22,417.09	7.39	\$18,604.35	6.14	\$144,976.47	47.82	\$4,968.39	1.64	\$50,645.59	\$247.42	4.98
1907.....	20,628.25	15.19	19,796.59	14.58	32,052.84	23.60	7,836.10	5.77	19,314.60	3.10	0.04
1908.....	53,269.13	28.57	7,695.71	4.12	54,573.48	29.27	7,114.60	3.81	24,657.42	85.56	1.20
1909.....	19,141.18	13.20	6,097.06	4.21	57,477.36	39.67	11,296.96	7.79	24,888.39	278.03	2.46
1910.....	24,709.38	12.39	5,825.88	2.92	69,397.50	34.80	32,082.07	16.09	35,985.53	930.60	2.90
1911.....	48,937.41	18.89	13,445.46	5.20	73,990.41	28.56	39,265.67	15.16	38,567.11	2,418.91	6.16
1912.....	31,824.40	12.69	10,694.87	4.26	92,987.40	37.08	40,464.85	16.14	40,527.71	1,062.63	2.62
1913.....	7,833.66	3.47	4,977.62	2.20	88,303.77	39.07	57,332.54	25.36	37,473.50	3,004.47	5.24
1914.....	11,017.31	5.48	4,014.39	1.99	81,559.69	40.55	47,023.87	23.38	32,302.78	1,707.59	3.63
1915.....	7,820.47	4.74	7,305.81	4.42	60,166.55	36.44	40,109.46	24.29	24,733.64	1,184.40	2.95
1916.....	2,756.65	1.45	2,599.46	1.37	67,939.28	35.63	65,340.77	34.26	27,138.87	1,828.87	2.79
1917.....	8,817.10	3.95	3,591.48	1.61	61,708.83	27.64	91,197.97	40.84	22,754.39	2,209.33	2.42
1918.....	3,279.13	1.79	827.18	0.45	35,232.29	19.26	94,231.02	51.50	13,650.86	1,931.26	2.05
1919.....	935.00	0.34	.....	.....	44,116.97	16.18	180,355.88	66.11	12,168.27	1,546.56	0.86
1920.....	.....	.....	.....	.....	12,784.92	3.38	345,559.22	91.36	2,960.06	752.10	0.22
\$263,386.16		7.93	\$105,475.86	3.18	\$977,267.76	29.44	\$1,064,179.37	32.05	\$407,768.72	\$19,190.81	1.80

**COMPARATIVE STATEMENT BY YEARS OF HOME BUILDING AND MISCELLANEOUS
LOANS GRANTED SINCE THE ORGANIZATION OF THE SOCIETY.**

YEARS.	GRANTED.		CLOSED.		PRINCIPAL OUTSTANDING.	INTEREST IN ARREARS.
	No.	Amount.	No.	Amount.	Dec. 31, 1920.	Dec. 31, 1920.
1900.....	18	\$24,986.00	18	\$24,986.00	.....	.....
1901.....	9	9,825.00	9	9,825.00	.....	.....
1902.....	4	800.00	2	375.00	.....	.....
1903.	44	18,744.00	24	6,679.00	\$977.95	\$126.66
1904.....	18	7,514.00	34	17,994.00	1,945.20	.....
1905.....	14	4,137.00	13	3,737.00	.....	.....
1906.....	21	12,375.70	21	12,261.40	707.25	51.90
1907.....	10	4,336.00	10	3,036.00	257.22	4.64
1908.....	21	15,242.00	20	13,152.00	3,876.70	58.81
1909.....	18	8,658.58	19	9,658.58	1,806.19	.....
1910.....	22	67,975.00	22	67,475.00	56,986.01	438.15
1911.....	3	1,575.00	3	1,575.00	313.33	25.04
1912.....	8	9,690.58	6	8,590.58	2,752.56	.....
1913.....	8	15,925.00	7	13,525.00	5,030.72	5.04
1914.....	.....	.....	2	2,100.00	840.00	.....
1915.....	1	600.00	1	600.00	.....	.....
1916.....	7	1,945.00	7	1,945.00	514.41	2.68
1917.....	11	7,310.37	11	7,310.37	3,653.37	.32
1918.....	18	24,260.35	15	20,960.35	11,833.34	163.02
1919.....	27	32,428.00	23	30,028.00	24,310.62	604.64
1920.....	18	15,211.28	21	16,211.28	16,018.87	293.29
Totals....	300	\$283,538.86	288	\$272,024.56	\$131,823.74	\$1,774.19

LOANS TO CREDIT UNIONS.

YEARS.	GRANTED.		CLOSED.		PRINCIPAL OUTSTANDING.	INTEREST IN ARREARS.
	No.	Amount.	No.	Amount.	Dec. 31, 1920.	Dec. 31, 1920.
1911.....	4	\$4,000.00	3	\$3,000.00	\$1,757.03	.....
1912.....	10	10,000.00	7	7,000.00	53.23	.....
1913.....	5	5,000.00	7	7,000.00	150.00	.....
1914.....	1	1,000.00	1	1,000.00	700.00	.....
1915.....	1	1,000.00	1	1,000.00	.....	.....
Totals....	21	\$21,000.00	19	\$19,000.00	\$2,660.26	.....

COLLECTIONS.

Statement of all loans granted by the Society as well as those taken over from the Baron de Hirsch Fund and from the Jewish Agriculturists' Aid Society of America.

Loans granted by this Society to December 31, 1919.....	5,562
Loans taken over from the B. de H. Fund.....	213
Loans taken over from the J. A. A. S. of America.....	26
	5,801

Loans not closed, December 31, 1919.....	42
Rescinded, prior to December 31, 1919.	473
Transferred to Property, " " "	144
Foreclosed, " " "	105
Charged to Profit & Loss, " " "	197
Merged with later loans. " " "	565
Repaid in full, " " "	2,644
	4,170

Loans in force, December 31, 1919.....	1,631
Loans not closed, December 31, 1919.....	42
Loans granted during 1920.....	462
	504

Total Loans to be accounted for December 31, 1920....	2,135
Loans not closed, December 31, 1920.....	40
Rescinded during 1920.....	40
	80

To be reported on December 31, 1920.	2,055
Transferred to Property, during 1920.....	7
Foreclosed, " "	1
Charged to Profit & Loss, " "	9
Merged with later loans, " "	44
Repaid in full, " "	393
	454

Total Loans in force, December 31, 1920.....	1,601
Nothing due.	192
Paid up to date	474
In arrears with Interest.....	59
In arrears with Installments.....	541
In arrears with Interest and Installments.....	335
	1,601

CLASSIFICATION OF LOANS.

To be reported on December 31, 1920..... 2,055

THE J. A. & I. A. S. ACCOUNT.

EASTERN FARM LOANS :

Cash Loans.....	1,524
MIDDLEWESTERN AND SOUTHERN LOANS.....	239
NORTHWESTERN LOANS	143
HOME BUILDING AND MISCELLANEOUS LOANS.....	114
CREDIT UNION LOANS.....	8
	— 122

J. C. A. ACCOUNT.

SOUTH JERSEY COLONIES' FUND.....	8
CONSOLIDATED CONNECTICUT INDUSTRIES' FUND.....	9
	— 17

J. A. A. S. OF AMERICA ACCOUNT.....	10
	— 2,055

J. A. & I. A. S. ACCOUNT.

EASTERN FARM LOANS.

CASH LOANS.....	1,524
Transferred to Property.....	7
Foreclosed.....	0
Charged to Profit and Loss.....	5
Merged with later Loans.....	27
Repaid in full.....	317
	<hr/> 356
In force, December 31, 1920.....	1,168
Nothing due.....	131
Paid up to date.....	360
In arrears with Interest.....	43
In arrears with Installments.....	427
In arrears with Interest and Installments.....	207
	<hr/> 1,168
Interest in arrears, January 1, 1920.....	\$8,473.20
Interest charged during 1920.....	34,591.99
	<hr/> \$43,065.19
Interest paid during 1920.....	\$32,978.37
Interest charged off during 1920.....	272.42
	<hr/> 33,250.79
Interest in arrears, December 31, 1920.....	\$9,814.40
Installments in arrears, January 1, 1920.....	\$153,101.62
Installments charged during 1920.....	181,225.04
	<hr/> \$334,326.66
Installments paid during 1920.....	\$178,397.64
Installments charged off during 1920....	1,316.57
Installments merged during 1920.....	2,700.00
Installments transferred to Property, during 1920.....	2,508.03
	<hr/> 184,922.24
Installments in arrears, December 31, 1920.....	\$149,404.02
Principal outstanding, December 31, 1920.....	\$837,161.12

MIDDLEWESTERN AND SOUTHERN LOANS.

TOTAL LOANS.....	239
Transferred to Property.....	0
Foreclosed	0
Charged to Profit and Loss.....	2
Merged with later loans.....	13
Repaid in full.....	44
	<hr/>
	59
	<hr/>
In force, December 31, 1920.....	180
Nothing due.....	28
Paid up to date.....	68
In arrears with Interest.....	4
In arrears with Installments.....	48
In arrears with Interest and Installments.....	32
	<hr/>
	180
Interest in arrears, January 1, 1920.....	\$882.66
Interest charged during 1920	5,225.05
	<hr/>
	\$6,107.71
Interest paid during 1920.....	\$5,064.75
Interest charged off during 1920.....	21.85
	<hr/>
	5,086.60
	<hr/>
Interest in arrears, December 31, 1920.....	\$1,021.11
Installments in arrears, January 1, 1920.....	\$19,924.28
Installments charged during 1920.....	32,504.58
	<hr/>
	\$52,428.86
Installments paid during 1920.....	\$34,300.12
Installments charged off during 1920...	219.31
Installments merged during 1920.....	1,135.58
	<hr/>
	35,655.01
	<hr/>
Installments in arrears, December 31, 1920.....	\$16,773.85
Principal outstanding, December 31, 1920.....	\$127,563.69

NORTHWESTERN LOANS.

TOTAL LOANS.....	143
Transferred to Property.....	0
Foreclosed	1
Charged to Profit and Loss.....	0
Merged with later Loans.....	4
Repaid in full.....	18
	<hr/>
	23
In force, December 31, 1920.....	120
Nothing due	13
Paid up to date.....	8
In arrears with Interest.....	5
In arrears with Installments.....	28
In arrears with Interest and Installments.....	66
	<hr/>
	120
Interest in arrears, December 31, 1920.....	\$8,424.34
Interest charged during 1920.....	4,757.79
	<hr/>
	\$13,182.13
Interest paid during 1920.....	\$4,619.68
Interest charged off during 1920.....	207.15
	<hr/>
	4,826.83
Interest in arrears, December 31, 1920.....	\$8,355.30
Installments in arrears, January 1, 1920.....	\$37,220.39
Installments charged during 1920.....	18,100.29
	<hr/>
	\$55,320.68
Installments paid during 1920.....	\$14,306.36
Installments transferred to Property during 1920.....	300.00
Installments merged during 1920.....	1,154.65
	<hr/>
	15,761.01
Installments in arrears, December 31, 1920..	\$39,559.67
Principal outstanding, December 31, 1920.....	\$99,454.56

In 1901 we granted 27 loans to certain settlers in the Colony of Wapella, Saskatchewan, Canada. These have all been repaid. All subsequent loans in Canada were made by the J. C. A., we acting as its agents until 1907, when all Canadian matters were turned over to a special committee in Montreal.

HOME BUILDING, CREDIT UNION AND MISCELLANEOUS LOANS.

TOTAL LOANS...	122
Charged to Profit and Loss.....	2
Repaid in full.....	11
	<hr/> 13
	<hr/>
In force, December 31, 1920.....	109
Nothing due.....	20
Paid up to date.....	34
In arrears with Interest.....	6
In arrears with Installments.....	29
In arrears with Interest and Installments.....	20
	<hr/> 109
Interest in arrears, January 1, 1920.....	\$3,140.96
Interest charged during 1920.....	6,099.32
	<hr/> \$9,240.28
Interest paid during 1920.....	\$7,466.09
	<hr/> 7,466.09
	<hr/>
Interest in arrears, December 31, 1920.....	\$1,774.19
Installments in arrears, January 1, 1920.....	\$21,715.10
Installments charged during 1920.....	11,722.68
	<hr/> \$33,437.78
Installments paid during 1920	\$10,681.72
Installments charged off during 1920....	150.00
	<hr/> 10,831.72
	<hr/>
Installments in arrears, December 31, 1920.....	\$22,606.06
Principal outstanding, December 31, 1920.....	\$134,484.00

J. C. A. ACCOUNT.

TOTAL LOANS.....	17	
Repaid in full.....	2	
		<hr/>
In force, December 31, 1920.....	15	
Paid up to date.....	4	
In arrears with Installments.....	7	
In arrears with Interest and Installments	4	
		<hr/>
	15	
Interest in arrears, January 1, 1920.....	\$194.62	
Interest charged during 1920	219.08	
		<hr/>
	\$413.70	
Interest paid during 1920	\$219.08	
		<hr/>
	219.08	
Interest in arrears, December 31, 1920.....	\$194.62	
Installments in arrears, January 1, 1920.....	\$4,423.47	
Installments charged during 1920.... ..	310.00	
		<hr/>
	\$4,733.47	
Installments paid during 1920.....	\$1,285.88	
		<hr/>
	1,285.88	
Installments in arrears, December 31, 1920.....	\$3,447.59	
Principal outstanding, December 31, 1920.....	\$5,807.77	

J. A. A. S. OF AMERICA ACCOUNT.

TOTAL LOANS.....	10
Repaid in full	1
	<hr/>
In force, December 31, 1920.....	9
 In arrears with Interest.....	1
In arrears with Installments.....	2
In arrears with Interest and Installments.....	6
	<hr/>
	9
 Interest in arrears, January 1, 1920.....	\$996.97
Interest charged during 1920.....	63.33
	<hr/>
	\$1,060.30
Interest paid during 1920.....	49.50
	<hr/>
Interest in arrears, December 31, 1920.....	\$1,010.80
 Installments in arrears, January 1, 1920.....	\$3,982.87
Installments charged during 1920.....	700.00
	<hr/>
	\$4,682.87
Installments paid during 1920.....	700.00
	<hr/>
Installments in arrears, December 31, 1920.....	\$3,982.87
 Principal outstanding, December 31, 1920.....	\$7,550.14

COMPARATIVE STATEMENT BY YEARS COVERING
ALL LOANS.

	Principal Collected.	Interest Collected.	Principal Outstanding.	Interest Due and Unpaid.
1900.....	\$3,459.76	\$1,301.83	\$112,826.18	\$1,457.63
1901.....	8,227.16	3,709.93	139,117.75	1,942.57
1902.....	11,220.73	4,881.35	162,693.53	2,095.02
1903.....	19,059.56	5,099.05	199,206.86	2,885.72
1904.....	22,945.84	6,591.89	234,036.24	3,399.37
1905.....	22,782.10	7,351.05	266,681.33	3,989.00
1906.....	29,241.23	8,528.06	318,792.51	5,566.08
1907.....	33,731.39	11,542.49	374,376.23	6,026.52
1908.....	50,031.57	12,859.10	480,052.45	7,316.40
1909.....	61,340.08	16,813.87	556,918.10	9,416.09
1910.....	75,804.95	18,839.91	705,742.90	12,114.05
1911.....	87,757.30	23,330.18	815,069.48	16,555.33
1912.....	94,409.42	27,473.18	933,694.32	23,710.98
1913.....	100,711.94	32,075.46	1,064,046.08	31,767.33
1914.....	97,635.63	36,015.18	1,138,894.94	38,245.02
1915.....	122,442.21	37,579.29	1,133,549.24	39,203.05
1916.....	150,360.26	43,369.70	1,116,881.78	31,602.78
1917.....	174,351.94	47,425.30	1,126,348.60	29,485.02
1918.....	211,947.97	52,076.83	1,078,453.89	24,913.93
1919.....	262,945.82	48,622.46	1,078,488.70	22,112.75
1920.....	239,671.72	50,397.47	1,212,021.28	22,170.42

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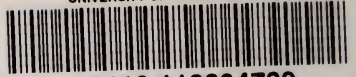
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